

**Information to identify the case:**

Debtor 1	<b>Robert T. McSweeney</b>	Social Security number or ITIN	xxx-xx-2721
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Kristen A. McSweeney</b>	Social Security number or ITIN	xxx-xx-2322
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>19-24867-CMB</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert T. McSweeney

Kristen A. McSweeney

6/17/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert T. McSweeney  
Kristen A. McSweeney  
Debtors

Case No. 19-24867-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 17, 2025

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Robert T. McSweeney, Kristen A. McSweeney, 215 Partridge Run Road, Gibsonia, PA 15044-7925
15174899	+ Mars Dental Specialists, 160 Brickyard Road, Mars, PA 16046-3070
15178977	+ P.A.A.C. Transit Div., FCU, 219 Fort Pitt Blvd., Second Floor, Pittsburgh, PA 15222-1558
15174906	+ PAAC Trans Division FCU, 219 Fort Pitt Blvd, Pittsburgh, PA 15222-1559
15174913	+ Straka & McQuone Inc, 1099 Ohio river Boulevard, Sewickley, PA 15143-2081

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 18 2025 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 18 2025 03:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bankruptcy@capvs.com	Jun 18 2025 00:22:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
cr	EDI: JEFFERSONCAP.COM	Jun 18 2025 03:57:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 18 2025 00:21:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15174885	Email/Text: paymentprocessing@avanteusa.com	Jun 18 2025 00:21:00	AvanteUSA Ltd., 3600 South Gessner Road, Suite 225, Houston, TX 77063
15174883	Email/Text: bankruptcynotices@aarons.com	Jun 18 2025 00:22:00	Aarons, Inc.*, 400 Galleria Pkwy SE STE 300, Atlanta, GA 30339-3182
15174884	+ Email/Text: paymentprocessing@avanteusa.com	Jun 18 2025 00:21:00	AvanteUSA Ltd., 3600 South Gessner, Houston, TX 77063-5184
15174888	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 18 2025 00:27:12	CC Holdings/CardMember Services, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
15174889	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 18 2025 00:27:36	CC Holdings/CardMember Services, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
15183610	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 18 2025 00:22:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
15180990	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 18 2025 00:28:01	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

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15174886	+ EDI: CAPITALONE.COM	Jun 18 2025 03:57:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15174887	+ EDI: CAPITALONE.COM	Jun 18 2025 03:57:00	Capital One Bank, Po Box 30281, Salt Lake City, UT 84130-0281
15176445	EDI: CAPITALONE.COM	Jun 18 2025 03:57:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15207570	+ Email/Text: bankruptcy@cavps.com	Jun 18 2025 00:22:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15174891	+ EDI: JPMORGANCHASE	Jun 18 2025 03:57:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
15174890	+ EDI: JPMORGANCHASE	Jun 18 2025 03:57:00	Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101-2003
15174892	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 18 2025 00:22:00	Chrysler Capital, Po Box 961278, Fort Worth, TX 76161-0278
15174893	EDI: COMCASTCBLCENT	Jun 18 2025 03:57:00	Comcast Cable Communications LLC, PO Box 3001, Southeastern, PA 19398-3001
15174895	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 18 2025 00:27:38	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15174894	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 18 2025 00:27:12	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15208833	+ Email/Text: kburkley@bernsteinlaw.com	Jun 18 2025 00:22:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15174896	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jun 18 2025 00:27:42	HUD, 451 Seventh Street SW, Washington, DC 20410-0002
15204842	EDI: JEFFERSONCAP.COM	Jun 18 2025 03:57:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15198504	EDI: JPMORGANCHASE	Jun 18 2025 03:57:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15174898	Email/Text: bk@lendmarkfinancial.com	Jun 18 2025 00:21:00	Lendmark Financial Services, 1735 North Brown Road, Suite 300, Lawrenceville, GA 30043
15174897	Email/Text: bk@lendmarkfinancial.com	Jun 18 2025 00:21:00	Lendmark Financial Services, 2118 Usher St., Covington, GA 30014
15185758	Email/PDF: resurgentbknotifications@resurgent.com	Jun 18 2025 00:27:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15210233	+ EDI: AISMIDFIRST	Jun 18 2025 03:57:00	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
15174900	+ EDI: AISMIDFIRST	Jun 18 2025 03:57:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
15174901	+ EDI: AISMIDFIRST	Jun 18 2025 03:57:00	Midland Mortgage Company, Pob 268959, Oklahoma City, OK 73126-8959
15174902	+ EDI: MAXMSAIDV	Jun 18 2025 03:57:00	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15174903	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jun 18 2025 00:27:12	Naviat, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15174905	+ EDI: AGFINANCE.COM	Jun 18 2025 03:57:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15174904	+ EDI: AGFINANCE.COM	Jun 18 2025 03:57:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010

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15174908	EDI: PRA.COM	Jun 18 2025 03:57:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15174909	EDI: PRA.COM	Jun 18 2025 03:57:00	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15183867	EDI: PRA.COM	Jun 18 2025 03:57:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15198663	EDI: Q3G.COM	Jun 18 2025 03:57:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
15198681	EDI: Q3G.COM	Jun 18 2025 03:57:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
15174910	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 18 2025 00:22:00	Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544
15174912	+ EDI: SECONDRound.COM	Jun 18 2025 03:57:00	Second Round, LP, Attn: Bankruptcy Dept, Po Box 41955, Austin, TX 78704-0033
15174911	+ EDI: SECONDRound.COM	Jun 18 2025 03:57:00	Second Round, LP, 4150 Freidrich Lane, Austin, TX 78744-1052
15198260	Email/Text: BNCnotices@dcmservices.com	Jun 18 2025 00:21:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15177248	Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Jun 18 2025 00:27:42	U.S. Department of HUD, 100 Penn Square East 11th Floor, Philadelphia, PA 19107
15206823	EDI: AIS.COM	Jun 18 2025 03:57:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		MidFirst Bank
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15178980	*+	P.A.A.C. Transit Div., FCU, 219 Fort Pitt Blvd., Second Floor, Pittsburgh, PA 15222-1558
15174907	*+	PAAC Trans Division FCU, 219 Fort Pitt Blvd, Pittsburgh, PA 15222-1559

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2025 at the address(es) listed below:

Name	Email Address
Christopher M. Frye	on behalf of Joint Debtor Kristen A. McSweeny chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Robert T. McSweeny chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Matthew Fissel	on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com wbecf@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

TOTAL: 9